

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re) Chapter 7
)
BELL, JAMES A) Case No. 06-12042-CAD
)
Debtor(s).) Hon. Carol A. Doyle

**Notice of Trustee's Final Report, Hearing on Applications
for Compensation, and Hearing on the Abandonment
of Property by the Trustee**

To the Debtor(s), Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: U.S. Bankruptcy Court, 219 S. Dearborn, Courtroom 742, Chicago, IL 60604

On: **April 16, 2009**

Time: **10:30 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT NOT REQUIRED.

3. The Trustee's Final Report shows total:

Receipts	\$85,178.79
Disbursements	\$53,092.09
Net Cash Available for Distribution	\$32,086.70

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
<u>Frances Gecker</u> <i>Trustee Compensation</i>	\$0.00	\$7,508.92	\$0.00
<u>FRANK/GECKER LLP</u> <i>Attorney for Trustee</i>	\$0.00	\$10,090.50	\$64.10

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
<u>ALAN D. LASKO & ASSOCIATES</u> <i>Accountant for Trustee</i>	\$0.00	\$1,809.10	\$16.50
<u>GUARDIAN FIRE ADJUSTERS, INC.</u> <i>Other Professional</i>	\$0.00	\$4,200.00	\$0.00

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
n/a			

6. Claims of general unsecured creditors totaling \$121,197.66 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 6.93%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
000002	Resurgent Capital Services	\$7,566.14	\$524.24
000003	Recovery Management Systems Corpora	\$4,998.42	\$346.33
000004	Roundup Funding, LLC/Chase Bank USA	\$11,427.54	\$791.80
000005	Bank Of America N A	\$27,160.80	\$1,881.93
000006	American Express Travel Related Ser	\$621.21	\$43.04
000007	American Express Centurion Bank	\$2,585.93	\$179.17
000008	Ecast Settlement Corp/Menards	\$1,306.24	\$90.51
000009	Ecast Settlement Corp/Chase Bank	\$13,280.23	\$920.16
000010	Ecast Settlement Corp/Chase Bank	\$13,932.06	\$965.33
000011	Van Pelt's Construction & Sons	\$15,600.00	\$1,080.90
000012	HFC	\$22,719.09	\$1,574.17

7. The Secured Creditor (below) received a distribution of \$53,063.00, on account of its secured claim of \$94,157.00 pursuant to Court Order entered on November 27, 2007. In addition to the disbursement, Homecomings Financial foreclosed on the Debtor's real estate as indicated in item 12 below.

Allowed secured claims are as follows:

<u>Secured Creditor</u>	<u>Amount of Claim</u>	<u>Amount Paid</u>
Homecomings Financial LLC	\$94,157.00	\$53,063.00

8. Back to Debtor claims totaling \$0.00 have been allowed and will be paid. The Back to Debtor dividend is anticipated to be 0.0000%.

Allowed Back to Debtor claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
n/a			

9. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
10. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Kenneth S. Gardner, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee applications(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
11. Debtor(s) have been discharged.
12. The following property was ordered abandoned by the Court by Order dated November 27, 2007.¹

<u>Name of Property</u>	<u>Scheduled Value</u>
Real Estate – 238 W. 113 th Street, Chicago, IL	\$95,000.00

¹ The Trustee collected \$60,000.00 in insurance proceeds from the fire destruction of this real estate. In an agreement with Homecomings Financial LLC, the Trustee retained \$6,917.00 of the insurance proceeds and Homecomings Financial LLC received \$53,063.00 and the Court ordered the abandonment of the real estate.

13. The Trustee proposes to abandon the following property at the hearing:²

<u>Name of Property</u>	<u>Scheduled Value</u>
Real Estate – 833 W. 129 th Pl., Chicago, IL	\$144,278.00

Dated: **March 13, 2009**

For the Court,

By: **KENNETH S. GARDNER**

Kenneth S. Gardner
219 S. Dearborn Street, 7th Floor
Chicago, Illinois 60604

Frances Gecker (IL ARDC# 6198450)
FRANK/GECKER LLP
325 N. LaSalle Street
Suite 625
Chicago, IL 60654
(312) 276-1401

² This property had a \$122,278.00 lien on it and a \$15,000.00 Debtor exemption. The remaining value would have been \$7,000.00, which was insufficient to warrant a sale.

Certificate of Service

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CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 06-12042

User: amcc7
Form ID: pdf002

Page 1 of 2
Total Served: 42

Date Rcvd: Mar 13, 2009

The following entities were served by first class mail on Mar 15, 2009.

db +James A Bell, 833 W 129th Place, Chicago, IL 60643-6601
aty +Alan D Lasko, Alan D Lasko & Associates PC, 29 South Lasalle Street, Chicago, IL 60603-1507
11380682 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
11380680 American Express Travel Related Services Co, Inc, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
10929218 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
10929223 +Badger Mutual Insurance Company, PO Box 2985, Milwaukee, WI 53201-2985
11377962 +Bank Of America N A, Attn Mr M-BK, 1000 Samoset Dr, DE5-023-03-03, Newark, DE 19713-6000
10929224 Bass & Associates, 3936 E Fort Lowell Rd, Suite 200, Tucson, AZ 85712-1083
10929225 +Blatt, Hasenmiller, Leibsker, Moore, P.O. Box 5463, Chicago, IL 60680-5463
10929227 +Cap One Bk, Po Box 85520, Richmond, VA 23285-5520
10929228 +Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
10929229 Capital One Bank, PO Box 790216, Saint Louis, MO 63179-0216
10929230 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
10929233 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
10929235 +Cleartel Communications, 1375 S Semoran Blvd, Suite 1348, Winter Park, FL 32792-5513
10929236 +Dish Network, 2755 E Cottonwood Parkway, Suite 475, Salt Lake City, UT 84121-6962
10929237 +Friedman & Wexler, LLC, 500 W. Madison Street, Suite 2910, Chicago, IL 60661-4571
11487701 +HFC, P O Box 9618, Virginia Beach, VA 23450-9618
11389719 +HSBC Mortgage Services, PO Box 9068, Brandon, FL 33509-9068
11389743 +HSBC Mortgage Services, Inc., P.O. BOX 21188, EAGAN, MN 55121-0188
10929239 +Hfc, Po Box 1547, Chesapeake, VA 23327-1547
10929240 +Home Coming Funding Ne, 2711 N Haskell Ave. Sw 1, Dallas, TX 75204-2911
10929241 +Hsbc/Bsbuy, Po Box 15519, Wilmington, DE 19850-5519
10929242 +Hsbc/Mnrds, 90 Christiana Rd, New Castle, DE 19720-3118
10929243 +Hsbc/Ms, Po Box 9068, Brandon, FL 33509-9068
10929244 +Mann Brack, LLC., 2727 Paces Ferry Road, Suite 1400, Atlanta, GA 30339-4053
10929245 +Mary Cummings, 833 W 129th Place, Chicago, IL 60643-6601
10929246 +Mbna America, Pob 17054, Wilmington, DE 19884-0001
11328272 Roundup Funding, LLC/Chase Bank USA, N.A., MS 550, PO Box 91121, Seattle, WA 98111-9221
11482973 +Van Pelt's Construction & Sons, 147 W. 113th Place, Chicago, IL 60628-4812
10929248 +Wffinance, 4710 W 95th St # St4, Oak Lawn, IL 60453-2546
10929249 Wolpoff & Abramson L.L.P., 702 King Farm Blvd., Two Irving Centre, Rockville, MD 20850-5775
11430906 eCAST Settlement Corporation, Assignee of Household Bank (Menards), P.O. Box 7247-6971, Philadelphia, PA 19170-6971
11475574 eCAST Settlement Corporation assignee of, Chase Bank USA NA, POB 35480, Newark NJ 07193-5480
10981235 +eCast Settlement Corporation, assignee of Household Bank, PO Box 35480, Newark, NJ 07193-5480

The following entities were served by electronic transmission on Mar 14, 2009.

11322225 +E-mail/PDF: ebnotices@ascensioncapitalgroup.com Mar 14 2009 06:53:32
Capital One Auto Finance, c/o Ascension Capital Group, POB 201347, Arlington, TX 76006-1347
12407635 +E-mail/PDF: rmscedi@recoverycorp.com Mar 14 2009 06:54:14 Capital Recovery One, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
10929238 +E-mail/PDF: gecsed@recoverycorp.com Mar 14 2009 06:32:49 Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400
12106781 E-mail/Text: resurgentbknotifications@resurgent.com
LVNV Funding LLC its successors and assigns as, assignee of Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12390000 E-mail/PDF: rmscedi@recoverycorp.com Mar 14 2009 06:54:20
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
11325406 +E-mail/PDF: rmscedi@recoverycorp.com Mar 14 2009 06:54:23
Recovery Management Systems Corporation, For GE Money Bank, dba Wal-Mart Consumer, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
10929247 E-mail/PDF: gecsed@recoverycorp.com Mar 14 2009 06:32:45 Wal-Mart, P. O. Box 981064, El Paso, TX 79998-1064

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Alan D. Lasko & Associates P.C.
aty Frank/Gecker LLP
aty Guardian Fire Adjusters
10929220* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
10929221* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
10929222* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
10929219* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
10929226* +Blatt, Hasenmiller, Leibsker, Moore, P.O. Box 5463, Chicago, IL 60680-5463
10929231* +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
10929232* +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
10929234* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241

TOTALS: 3, * 8

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 06-12042

User: amcc7
Form ID: pdf002

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Total Served: 42

Date Rcvd: Mar 13, 2009

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.